

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

1. Name of Property

historic name: First National Bank of Geraldine
other name/site number: Farmers State Bank, First National of Geraldine, Geraldine State Bank, Q Bank, Heritage Bank, Basin State Bank

2. Location

street & number: 311 Main not for publication: n/a
city/town: Geraldine vicinity: n/a
state: Montana code: MT county: Choteau code: 015 zip code: 59446

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this X nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property X meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide X locally. (See continuation sheet for additional comments.)

Signature of certifying official/Title

Date

Montana State Historic Preservation Office

State or Federal agency or bureau

In my opinion, the property meets does not meet the National Register criteria.

Signature of commenting or other official

Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

Signature of the Keeper

Date of Action

 entered in the National Register
 see continuation sheet

 determined eligible for the National Register
 see continuation sheet

 determined not eligible for the National Register
 see continuation sheet

 removed from the National Register
 see continuation sheet

 other (explain):

5. Classification

Ownership of Property:	Private	Number of Resources within Property	
Category of Property:	Building	Contributing	Noncontributing
Number of contributing resources previously listed in the National Register:	0	<u>1</u>	<u>0</u> building(s)
		<u>0</u>	<u>0</u> sites
		<u>0</u>	<u>0</u> structures
		<u>0</u>	<u>0</u> objects
Name of related multiple property listing:	N/A	<u>1</u>	<u>0</u> TOTAL

6. Function or Use

Historic Functions:	COMMERCE/financial	Current Functions:	COMMERCE/financial
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7. Description

Architectural Classification:
LATE 19TH AND EARLY 20TH C. REVIVALS/Classical
Revival/Neo-Classical Revival

Materials:
foundation: Concrete
walls: Brick
roof: Asphalt – tar and tar paper
other: Wood, Metal

Narrative Description

The First National Bank of Geraldine dominates a corner lot within the small Central Montana town's Main Street commercial area. The 1915 building faces west, with the north elevation functioning as a secondary façade, and features a modern, architect-designed addition (1987) at the rear (east). The substantial, two-story, rectangular, brick-veneered Neoclassical building features an elaborate cornice below the flat roof's parapet wall, even, tripartite fenestration patterns, and a pedimented overhang above the entry door. On both the west and north elevations, brick rowlock and soldier belt courses offer subtle delineation between the water table, the first and second stories, cornice, and the parapet. Several small metal vents and stovepipes perforate the asphalt roof, but are only visible from the east (rear) of the building. A hipped skylight, original to the 1915 building, provides light to the interior. Throughout the original portion of the building, the windows are wood-frame. Both wood-frame and metal-framed windows are present on the addition.

West elevation: The front (west) elevation contains four large openings, two at each story. These openings are placed within a large, centered, slightly recessed panel that rises from ground level through the second belt course below the cornice. At the first story, the entry is located to the south. Originally, decorative pillars flanked the door, but in 1978 bank officials removed them to accommodate a security door. A pedimented overhang protrudes slightly above the one-light door, bracketed by wood-trimmed blocks that are the remnants of the pillars' capitals. These blocks protrude from the entablature above the door, and the pediment pierces a three-paneled wooden frieze above the entablature. A single, wide, wood-framed transom is centered above the pediment, with smaller fixed, one-light transoms on either side, filling the width of the entry frame. Metal-framed, two-light sidelights flank the door. A large one-light, fixed window, with a three-light transom above, fills the opening to the north side of the west elevation's first story. This window's sill is contiguous with the watertable's rowlock course. Its header, and that of the entry opening, is formed by a soldier course that wraps around the west and north facades. A modern, backlit sign that reads "BASIN STATE BANK Stanford Lewistown Geraldine" fills the space between the first and second stories. Above the sign, two window openings are placed directly over the first story openings. These windows feature a single, large, fixed pane flanked by narrow one-over-one, single-hung windows. Each window features a rowlock sill, and their headers are a continuous soldier course the runs the width of the recessed area of the west elevation.

Three courses of raised common-bond brick, even with the top of the recessed area, wrap around the west and north facades. Immediately above this raised belt course, a rowlock-coursed row of brick also continues across the facades, and functions as the header to the west elevation's recessed area. Three common-bond courses higher, another rowlock course protrudes slightly from the west and north elevations. Five common-bond courses above that, an ornate wood cornice defines the roof-wall junction across the facades. The broad cornice features dentils below a shallow boxed overhang. Above the wood cornice, the parapet wall is set off by a soldiered belt course at its base and a slightly raised rowlock course at the top.

North elevation: Six evenly-spaced openings grace the original building's north elevation at both the first and second stories. At the first story, a narrow, one-light fixed sash window, with one-light fixed transom above, fills the westernmost opening. Its sill is continuous with the water table's rowlock course. The next two openings to the east each contain a large one-light fixed-sash window flanked by narrow one-over-one single-hungs, and three transom lights, corresponding to the width of the window sashes. Both these window openings have rowlock sills. The windows are not as tall as the westernmost window, a recessed brick panel fills the space between the watertable and the sills. Each of the next two openings to the east are located at the top of similar recessed panels and contain three-light transoms identical to those described above. Below each opening, a recessed panel extends to the water table.

8. Statement of Significance

Applicable National Register Criteria: A, C

Areas of Significance: COMMERCE; COMMUNITY DEVELOPMENT;
ARCHITECTURE

Criteria Considerations (Exceptions): n/a

Period(s) of Significance: 1915-1954

Significant Person(s):

Significant Dates: 1915, 1916, 1933, 1954

Cultural Affiliation:

Architect/Builder: Bolter, Leon M.

Narrative Statement of Significance

The First National Bank of Geraldine is significant and eligible for listing in the National Register of Historic Places under criterion A at the local level for its associations with the commercial and community development of Geraldine, Montana. Constructed in 1915, the First National Bank of Geraldine has served the community as a financial center for more than ninety years. Farmers State Bank began in 1913, when the railroad first arrived at Geraldine and the town first platted. Within two years, the bank's board voted to change from a state bank to a national bank, and changed its name to the First National Bank of Geraldine. During the same period, they abandoned their small frame building on Main Street for the new brick facility at 311 Main Street. The bountiful agricultural climate stimulated a population explosion in Montana, and Geraldine, together with the bank, grew commensurately. Individuals and businesses in the area took advantage of the financial services the bank provided to succeed and develop. After 1919, the bank's conservative policies prevented its closure during the droughts, depressions, and population exodus of the early twentieth century, a time when over 90% of Montana's banks failed. This stability and confidence contributed to the community's ability to survive and recover through the mid twentieth century. Throughout its history, the bank's leadership made a strong commitment community development and activism, in the form of scholarships for local students, participation in town events, displays, and donations. The close of the period of significance, 1954, corresponds to close of bank executive Harold Magnusson's tenure, when Verle Quigley took the reigns of the enterprise. Quigley continued the commitment to financial security and community involvement embraced by Magnusson and his longtime co-worker, Walter W. Carley.

The bank gains additional significance under Criterion C, as an excellent local example of the Neo-Classical Revival architectural style. Neo-Classical revival was spawned by the World's Columbian Exposition of 1893 in Chicago. The Exposition's "White City," as it came to be called, was a formal grouping of classical buildings created by some of the nation's most prominent architects and was viewed by millions of Americans. It reinstalled in the nation a belief in the classical ideal, which resulted in the unprecedented production of Neoclassical buildings with classical details. The style was particularly popular for public and institutional buildings, as well as commercial structures, especially banks. With its wide, dentilled cornice, pediment, and evenly-spaced tripartite fenestration, the first State Bank of Geraldine is an excellent local representation of this important architectural mode.

Farmer's State Bank of Geraldine is Founded

The present town of Geraldine was laid out in the spring of 1913, but had its beginning many years earlier. This area was still open cattle and sheep range in May 1882, when a traveling correspondent from the Fort Benton River Press was making a reconnaissance of the newly establish stage line out of Fort Benton to the Judith Basin and on to Coulsen, later to become Billings. The reporter noted that Billy Winchell the first white person to settle at the Springs, was getting out logs from the Highwood Mountains for a stage station at a location to become known as Winchell Springs. Later, in March of 1884, Billy encountered trouble when a branded cowhide was found on his property near the Springs. Legend has it that the suspicious hide was from a widowed neighbor's milk cow. Not good for Billy as he was arrested and brought to trial but the results are unknown. We do know that Billy and wife, Dora, sold out Nov. 8, 1884 and were never heard from again. The Springs retain his name, however, as well as a street in Geraldine. (Steele – On the Road to the Judith Basin & Beyond – HLA 1999)

A quote from Historical Sketches of Montana Banks and Bankers is as follows: Geraldine boasts one of the finest "skylines" in the nation, with Square and Round Butte, the Highwood range, and the Bear's Paw Mountains all being visible from town. (These features were the result of a volcanic eruption 50 million years ago and then subsequent erosion. HLA)

The Milwaukee Railroad was building a spur line from Harlowton to Great Falls with tracks arriving in Geraldine during the summer of 1913. The town site had been laid out several months ahead of the tracklayers, with a fair number of buildings already erected and doing business. The railroad's arrival brought a further influx of homesteaders to the area following the earlier 1909-1910 wave of settlers that was the beginning of a great expansion over a 400 sq. mile area. The Milwaukee had plans for Geraldine to become a division point which brought with it great expectations for the development of the town.

This same area east and northeast of the Highwood Mountain range with its high rainfall average, was destined to become a rich and bountiful agricultural community, in spite of an occasional drought year. (HLA)

First National Bank of Geraldine Chouteau County, MT

Name of Property

County and State

9. Major Bibliographic References

See continuation sheet

Previous documentation on file (NPS):

☐ preliminary determination of individual listing (36 CFR 67) has been requested.
☐ previously listed in the National Register
☐ previously determined eligible by the National Register
☐ designated a National Historic Landmark
☐ recorded by Historic American Buildings Survey # _____
☐ recorded by Historic American Engineering Record # _____

Primary Location of Additional Data:

☒ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☐ Other -- Specify Repository:

10. Geographical Data

Acreage of Property: less than one**UTM References:** **Zone:** 12 **Easting:** 555264 **Northing:** 5272163 (NAD27)**Legal Location (Township, Range & Section(s)):** SE ¼ Section 1-Township 21 North Range 11 East

Verbal Boundary Description

Lot 1-2 Block 9 - Town of Geraldine

Boundary Justification

The boundary is drawn, according to legally recorded lines, to include the property historically associated with the First National Bank of Geraldine.

11. Form Prepared By

name/title: Henry L. Armstrong and Marcella Knedler
organization: none date: June 18, 2007
street & number : Box 126 telephone: (406) 737-4204
city or town: Geraldine state: Montana zip code: 59446

Property Owner

name/title: Basin State Bank of Stanford
street & number: 103 Central Ave telephone: (406) 566-2238
city or town: Stanford state: Montana zip code: 59479

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The easternmost opening on the north elevation's first story contains a wood-framed entry door. Above the simple door is a horizontally-divided two-light transom.

At the second story, single, narrow, one-light, wood-frame, fixed windows are located at the west and east ends. The four evenly-spaced openings in-between each contain a one-light, fixed-sash flanked by narrow one-over-one single hungs. All these windows feature rowlock sills, and their headers are formed by the belt course of three raised courses of common-bond brick described above.

Set back from the plane of the 1915 building and sympathetic to the original design in materials and scale, the 1987 addition's north elevation also features evenly-spaced window openings and recessed panels above the water table. The addition is two stories at its west half, and a single story to the east. The first story windows are evenly spaced across the elevation. The three west windows are all fixed frame, with three large lights below three-light transoms. The two windows to the east are the same size and height as the three-light transoms to the west, but contain only two lights each. Below these east window openings, recessed panels extend to the water table. At the addition's second story, there are two large window openings, each containing unsashed windows, divided by faux mullions that divide the lights into three at the lower half and eight lights above.

South elevation: A historic, wood frame, neighboring building shields the unfenestrated south elevation of the original 1915 brick veneer bank. The 1987's addition's south elevation is exposed, revealing an unfenestrated concrete block wall.

East elevation: The 1987 addition's parapet wall wraps around the northeast corner of the roof several feet, but does not continue across the east elevation. Access through the east elevation of the building is limited to a centered, metal pedestrian door at the first story. The second story's east elevation features large, metal, louvered vents at the south and north sides.

Interior: On the interior, the bank retains original finishes and fixtures. Through the west entry door, a small vestibule leads to the front(west) third of the building, which functions as the public space and employees work area. A stepped, oak partition wall divides this room from west to east. The partition wall is solid below, and narrow, vertical, squared brass bars fill the openings across the upper third. The teller cage service windows are located in the canted portions of the wall, where it steps out into the public space. A side-hinged brass gate protects each of the windows, where customers can rest against a small, bracketed, marble counter. A heavy boxed cornice tops the partition wall across its length. The south half of the room functions as the customer service and waiting area, and features a pressed-dust porcelain floor composed of small hexagonal white tiles, highlighted with black tiles and a Greek fretwork border. The north side of the room contains a small meeting room, the teller's working area, and the original vault. The windows across the north elevation flood the room with light. Wide trims anchor the space with rich oak. The east interior wall of the room features seven, one-light transom lights. A pedestrian door at the south side of this wall leads to a lunch room, offices, storage spaces, rest rooms and a stairwell to the second story and to basement storage. The lunch room and small hallway that leads to the north elevation door boast much of the same oak trimwork as the front room. The rooms and hallway in the east half (1987 addition) of the first floor display more modern, but compatible finishes. In 1987, four-foot oak wainscoting was installed across the interior walls throughout the first floor. Though not original, the wainscoting is compatible with the space. The second story is replete with oak window trim and wainscoting, with a large conference room at the west end, storage spaces across the north side, and a bathroom. The furnace room fills the addition's second story space at the east end.

Integrity: Both the exterior and interior of the First National Bank of Geraldine retain a high degree of integrity. The building's integrity of location, setting, feeling and association are intact. The building's design was compromised in 1987, when bank officials constructed a large addition at the rear. This addition, though it nearly doubles the square footage of the building, is very sensitive to the original building's form, massing, materials, and fenestration patterns. Though clearly modern, the sympathetic addition is smaller in height and width than the original portion, and is not visible from the front of the bank, and does not mask or overwhelm the Neo-Classical Revival features of the 1915 section. The only other change to the exterior involves the installation of a security door at the front entrance, and though not historic in appearance or materials, the entry retains the tripartite form with a centered door flanked by sidelights capped with the pediment. Otherwise, the exterior retains its integrity of materials, workmanship and design.

The interior features a few modern finishes, but these changes, such as carpeting, are limited to the non-public areas of the building and the addition area. The Neo-Classical Revival elements, including mosaic flooring and wide oak woodwork are prominent original features that contribute to the bank's integrity of design, workmanship, materials, feeling, and association.

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Enter here Farmers State Bank, with its birth hatched in the Board Room of the Bank of Fergus County in Lewistown, asking subscription of stock in the amount of \$100 per share with a capitalization of \$20,000. Initially there were four principal stockholders, Leon M. Bolter, Peter J. Osweiler, D. A. Crichton, & B.B. Brown. (Bank Records). Organizational meetings held in Lewistown until Farmers State Bank opened its doors in Geraldine, October 2, 1913, (SS & C) locating in a two-room frame building on Main Street.

The most pleasing feature of the opening of this business, was the announcement that Farmers State Bank was ready to advance funds to the farmers who had grain thus enabling them to hold the grain until such time as the railroad and elevator people were able to handle it. This eliminated the long haul to Fort Benton. (Lucille Carlson SS & C)

The Board of Farmers State Bank voted to change from a State Bank to a National Bank, October 27, 1914. That change took place December 4, 1916, when it became the First National Bank of Geraldine. It was a privately owned but a correspondent bank with First National of Great Falls. (Bank records). This change for a National Bank corresponded with the Board's decision to build a new building.

The First National Bank of Geraldine Opens its Doors

Details of the construction of the now Basin State Bank building are sketchy and sparse. The earliest mention of supplies to be brought to the site was in early 1913, when a load of lumber was hauled through the Highwood Mountains from Geyser by D. A. Crichton, for the original two room frame building that housed the Farmers State Bank. Crichton was later named cashier of that first Bank of Geraldine. (S. S. & C.)

Construction of the new brick building was in full swing by mid 1914. Lewistown bricks were used throughout with bricklayers working by July 24, 1914, for transporting supplies from Milwaukee Depot, a distance of 1 block to the construction site, were as follows:

4 carloads of brick totaling 45,500 brick at \$1.25 per thousand	\$56.87
Lumber from Rogers & Tempelton – 17,439 ft.	8.71
50 barrels of lime at 5 cents per barrel	2.50
537 sacks cement	10.75
500 lath	1.00
4200 lbs. of steel at \$.50 per 2000 lbs	1.50
17 window frames and a bundle of wood states	1.50

Total 82.38

Other large expenditures for the construction of the First National Bank were to Lewistown Brick & Tile for \$1510, B. H. Opegard for Plastering \$184, Heating plant \$162, Terrazzo Tile floor contract \$144, Crescent Electric Co. \$180, Vault doors \$181. and Derniger Boiler Co. \$813. (Bank Records)

According to Verle H. Quigley, Leon M. Bolter built three banks located in Geraldine, Winifred and Grass Range, all with identical architectural plans. Still quoting Quigley,

"Fittings & furniture in the bank are polished, solid oak. The Teller and Cashier partition are the same material as are mopboards and stairway steps. Desks are also of oak including a roll-top which sparkles. (Editors note: this desk was removed by the Heritage Bank before selling the bank building to Basin State in 2007). Electronic and computer equipment has been added to the bank's work area but the original appointments still remain." The tile flooring has withstood much traffic over these 94 years, showing little wear. The only notable change to the original portion of the building's interior is the four foot 3/4" wainscoting installed throughout the old, as well as the new addition, that was completed in October 1987. (HLA)

The building received electricity by November 18, 1914 with the safe and vault installed by December 1, 1914. A complete record of vault maintenance is located between outside & inside vault doors dating from 1913 to present. Sewer became available and was

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hooked up February 5, 1915. Signs were on windows February 27, 1915. (The Geraldine Review). The new brick Bank building was declared open for business December 11, 1915 according to the Geraldine Review. (Photocopy of news item enclosed) Total cost of the two-story brick building was \$12,000.

Geraldine probably reached its zenith in 1915, with the local newspaper reporting 80 businesses now open, covering the whole spectrum of services for those times. A Review advertisement stated that Dr. G. B. TenBrook, Physician & Surgeon, was located in an office over the First National Bank. At the same time a dentist, Dr. M. Reid, also located on the second floor for a number of years. By 1922, Dr. E. Burke, Physician & Surgeon also had an office there but within a few years aided by the severe drought of 1919, the town's decline had begun. (GR)

During this time, Walter W. Carley came to the bank's employ. Carley was born June 13, 1876, in Long Lake Minnesota. He entered the banking business in that state in 1900, coming to Geraldine to serve as cashier of the First National Bank of 1915. Carley summed up his many years at the Bank with this quote from the booklet, Historical Sketches of Montana Banks & Bankers, "We have pioneered with the homesteader and his successor who learned how to adapt himself to a strange soil and climate. As he progressed and succeeded, so has been our progress."

Hard Times

During the late 1910s the fortunes for homesteaders and farmers in Montana began to turn. Widespread drought began in 1917. In 1919 eastern Montana homesteaders faced humidity that averaged four percent, massive grasshopper infestations, and prairie fires. The effect was devastating. Homesteaders enticed by boosterism about the fertile lands of Montana saw their investments literally blown away by the dry wind. Historian Joseph Kinsey Howard described the continuing disaster:

In the spring of 1920, however, it rained...but the rain stopped and the wind came. These winds were the first "dusters" the northern plains farmer had ever seen. Day after day he watched, first incredulous, then despairing, as the gale whipped his fields into the sky...The ruined homesteaders gathered in little groups in the towns to compare notes...the fourth dry year, and now the wind! Nothing like it had happened before...But the stockmen grinned wryly, knowing it had happened before and would happen again...(Joseph Kinsey Howard, p. 202)

By the early 1920s, over 11,000 Montana farms "blew away," leaving more than 40,000 people in eastern and central Montana destitute. Some farmers turned to the towns for alternate employment; others moved on to more fertile locales out of state. Compounding the natural disasters were the strains on the national economy following World War I, and the resultant constriction of extractive industries in Montana, such as logging and mining. This combination of factors resulted in a keen economic depression that brought "upon the State and its banking structure an almost complete breakdown." (Clarence M. Groth, pp. 42-43)

During the period 1919-25...twenty thousand mortgages were foreclosed, and half of Montana's farmers lost their land. The average value of farmlands fell by 50 percent. During the flush times prior to 1918, Montana had become heavily overstocked with banks, and many of them had been reckless in their lending policies. Now the overextended banks fell like dominoes. Between 1920 and 1926, 214 of Montana's commercial banks - over one-half the state's total - failed, carrying thousands of family savings accounts with them. (Malone, Roeder and Lang, p. 283)

For the First National Bank of Geraldine, bank competition had arrived in Geraldine February 26, 1916, with the announcement by the Montana Bank to build a brick building nearby. The stockholders were comprised principally of wealthy stockmen of the area. The competition was short lived, however. Montana Bank opened October 2, 1916 and closed about 1925. (GR) The First National Bank fared better.

Following that devastating drought of 1919, the First National Bank began writing off uncollectible loans with the number increasing throughout the 1930s. Although these loans were not large, the practice continued over a long period tapering off in 1940. (Bank records) First National Bank of Geraldine was one of only three banks to survive closing in Chouteau County. Thirteen failed. Some of those were, First National of Highwood, Benton State, Carter State, First National of Big Sandy and Loma State. (The Geraldine Review)

Locally, the poor financial condition prevailed despite a mild oil boom in the early 1920s, when much leasing and drilling activity were

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taking place in the surrounding area. A number of wells were put down in the Geraldine area but none became producers. (HLA)

During the historic period, the Bank closed its doors only when President Franklin D. Roosevelt declared a Bank Holiday over the entire country, in 1933. The story has it (Lena Magnuson SS & C) that the two men, Walter W. Carley and Harold Magnuson held this bank together through many difficult years and were very proud when they were one of the first in the US to be notified to reopen. Carley was active for many years in community affairs of Geraldine. He served several terms as Mayor and also Treasurer of the town. Carley was an officer of the Methodist Church and a Past Worthy Patron of Tressa Chapter #107 Order of Eastern Star and a Charter Member. He was also a Charter Member as well as a fifty-year member of Pilgrims' Lodge No. 142 AF & AM. He was an avid baseball fan supporting the local team at every opportunity. Mr. Carley moved to Great Falls after he retired, living there until his death in 1970 at age 94.

Similarly, Harold Magnuson came to Geraldine in 1914 having grown up on a northern Minnesota farm. Harold was employed as bookkeeper for the First National Bank for 46 years. He served as town clerk for 30 years, as well as 30 years on the school board. He was a long time Secretary of Pilgrim Lodge no. 102. Harold also kept books for some of the towns other businesses.

Both men, and the First National Bank Institution, provided not only financial stability, but also a deep commitment to the development of the town and its people. For example, the bank sponsored farm improvements, such as in May 1922, when the Bank offered \$50 to first person to build a pit silo. Walter W. Carley's commitment to children and education was clear when, for a time, he gave a small scholarship to a rural school student on entering Geraldine High School.

Despite the bank's involvement in the Geraldine community, it was still vulnerable to theivery, especially during the desperate years of Great Depression. Robbery was a threat realized in 1939. Henry Armstong remembers;

No bank story would be complete without some mention of a robbery or attempted robbery. This was another of those unfortunate happenings to a young person. (On a personal note: the writer along with the two other schoolboys, Jim Knedler and Forrest Wethern (Deceased) were loitering on the sidewalk in front of the Co-op Store, across the street from the shooting and became eye witnesses. The robber's bullets were hitting the concrete block building next to where we were standing. We soon disappeared until things quieted. I was subpoenaed to be present at the inquest that night. Quite scary for a twelve year old.) Two other persons still live who are close by, Earlene and Betty Duvall were boarding with Andy and Mrs. Ness while attending elementary school in Geraldine. Betty in the third grade and Earlene in first were on their way home from school but had stopped at the Co-op Store, which the Ness' managed. When the shooting started, Andy made the girls lay on the floor behind the counter, encouraging them stay put with an offer of a penny sucker. It worked, as candy was quite a rare things for them during those 1939 days. Earlene said she wanted to see what was going on so bad.

As I remember it, one of the events leading up to the shooting was a visit to the bank by the would be robber, in order to case it out. He brought with him a coin collection on the pretense of finding out its value.

Together, Magnuson and Carley saw the bank, and the town of Geraldine, through the 1920s, 1930s, and 1940s. Until their retirement in 1954 and 1955, the institution remained the conservative, stable financial and community center it had been through its previous forty years.

After World War II – the Bank and its Continued Commitment to Community

The Bank must be considered ultra conservative from its inception and during the first 80 years of existence there is little doubt due to these policies it was a survivor. One example, after WWII the Bank avoided making automobile loans when there was much demand for funds to purchase wheels after four years of war when no new automobiles were produced. Their hesitance to enter this field during a booming time, most certainly cost them much lost revenue but still the Bank remained stable. (HLA)

Some of the policies employed by the First National Bank of Geraldine are exemplified in their advertisements in the local newspaper such as "Careful, Conservative Banking" "Banks Bearing Big Burden" "Banks doing great service" "Few people appreciate the help that well managed banks have given in the restoration of business conditions" "We are members of Federal Reserve which means strength" "Strength – Security – Service" "We have made every effort in the development of this Bank to be Strong, Secure & Healthy Institution" "1st National Town Booster from the start." (The Geraldine Review).

V. H. Quigley, on taking over as President and Chief Executive Officer of the First National in 1954 was quoted "We have a good

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town with good people, good schools and churches. We have a town that is going to survive. We are going to have to help it do so with our bank."

Verle H. Quigley had banking experience dating back to 1910, when he was employed by the First National Bank of Stanford. Later he kept a note pad on his desk as a remembrance of those days in Stanford. It was a scene painted by C. M. Russell near Stanford called "The First Furrow". Verle was known to do some of his bank business out of his hind pocket when a borrower was short on collateral. No one knows if he was ever repaid for all of those personal loans. (Personal note on the flipside: I was always amused when Verle cashed a check for me and I received a fresh new ten dollar bill. He never failed to wrinkle it a bit to make sure there were not two bills stuck together. HLA) Verle also oversaw the operation of the Geraldine Co-op Store for 50 years as bookkeeper, manager, director and officer.

Verle kept this thoughtful and poignant poem on his desk and gave a copy to many young people over the years. It was written by Dale Wimbrow in 1934, in answer to the question by a young man "Why should I be honest?"

THE GUY IN THE GLASS

When you get all you want and struggle for pelf
and the world makes you king for a day,
Then go to the mirror and look at yourself
and see what that man has to say.
For it isn't your mother, your father or wife
whose judgment upon you must pass,
but the man, whose verdict counts most in your life
is the one staring back from the glass.
He's the fellow to please
never mind the rest.
For he's with you right to the end,
and you've passed your most difficult test
if the man in the glass is your friend.
You may be like Jack Horner and "chisel" a plum,
and think you're a wonder guy,
But the man in the glass says you're only a bum
If you can't look him straight in the eye.
You can fool the whole world,
down the highway of years,
and take pats on the back as you pass,
But your final reward will be heartache and tears
If you've cheated the man in the glass.

Above and beyond the Bank's usual financial scope, which was very important to the development this area, there was a commitment to community development. It was the Bank's contributions to the many community projects, with emphasis on youth groups and individuals, which was a factor in promoting and building the town. The following is some of the support given to events of that nature:

The Bank housed and made available space for researching the bound copies of The Geraldine Review, making free photocopies for patrons, as well.

Pete Magnuson, bank cashier and a professional photographer, took, developed and printed 270, 5 x 7 photos of customers that came into the bank prior to the 1964 Centennial Celebration in Geraldine. These photos were displayed in the Bank during the observance and for several years thereafter. It was then gifted by the Bank of Masonic Lodge, where the photo gallery is now on permanent display.

Over many years, the Bank carried hail, fire, auto and health insurance as a service to local residents. (GR)

During WWI the Bank, as a public servant, helped float Liberty Bonds.

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Glenda Tonne, a former bank employee, stated that Verle H. Quigley made sure she was paid by the Bank for time spent on EMT and Ambulance calls, as well as for meals.

An exhibit case was originally built into the south portion of the main entrance for the purpose of displaying samples of prize-winning grain. It has had children, youth, adults and others showing crafts, awards or displays of interest from that early period of the present time.

Contributions were made to local organizations at the end of each year from the profits during the tenure of Verle H. Quigley. Verle also gave glass and silver bowls to local churches as well as to the young ladies employed at the Bank, many of which are still treasured by the recipients.

In 1995 the Quigley family established a memorial scholarship in memory of Verle H. Quigley. The following is a quote by his granddaughter Kari Quigley Melton, President of the Bank in 1998, "The scholarship criteria came from my Grandfather – through the years. He always said there should be a scholarship for students who didn't have the top grades, or have a stellar talent they were recognized for, but who were average or above average with clean lives and good work ethics-those who worked diligently and steadily toward their goals and just needed a little help for college finances. In his own way, he provided this "Scholarship" himself through the years, because he helped many kids who met these criteria with little loans or gifts to further their education. He was intent on balancing things out for "the little guy" whenever he could so that opportunity and choice was available to anyone who could show initiative and determination. Public attention and admiration of individuals did not impress him – he noticed quiet focus and hard work, and if he learned that someone with those qualities had a dream, he often contributed to making that dream become a reality. V. H. preferred to contribute discreetly and privately – he never would have established a scholarship in his lifetime, because he was sensitive to the danger and pitfalls of putting himself or the bank in a spotlight." The scholarship was given for the first time 10 years after his death.

In the fall of 1993, the Bank offered a free Homecoming Day BBQ first called Customer Appreciation Day to several hundred people of the community continuing until 2002. At that time Heritage Bank was joined by several other local businesses in sponsoring this affair.

Verle Quigley and his dedicated staff continued this tradition through the second half of the twentieth century, until his retirement in 1993. The First National Bank of Geraldine received approval to become Geraldine State Bank in July 1993. Fort Benton then became the main Bank and Geraldine's location, a branch bank. At this time the Bank became known as Q Bank. The relocation was approved by the Federal Reserve October 16, 1995 and by the State agency February 29, 1996. (Kari Melton) Q Bank was closed by the FDIC, August 7, 1998, for a few days. Heritage State Bank purchased Q Bank, both at the Geraldine and Fort Benton locations. The last closure occurred when Heritage Bank pulled the Geraldine operation back to Fort Benton leaving the building vacant on October 31-2006. Subsequently, Basin State Bank of Stanford purchased the building and reopened for business, a full banking institution on January 8, 2007. (HLA)

Architectural Significance

The builders of the First National Bank of Geraldine, understood that substantial masonry construction furthered an impression of stability and permanence. Brick and stone construction is inherently more expensive than log or frame buildings, and requires laborers skilled in their craft. Like other banks in growing towns throughout Montana and the west, the brick buildings on Main Street invited railroad passengers to patronize their business and consider staying in the community.

The architecture of the First National Bank of Geraldine performed a variety of functions. It was a symbol of the prosperity and confidence in the future of the town, as well as an advertisement of the stability and financial assets of the institution. The sturdy brick facade and Classic details went far in furthering that cause. Architectural historian Christopher Nelson explains:

A successful bank was supposed to represent certain characteristics, such as dignity, solidity, and security, and avoid the appearance of others, such as extravagance, waste, and instability. The most immediate way of achieving such ends was the bank building itself. In fact, not only was the building often the bank's largest monetary asset, it was also its most important advertising tool...And no where was this truer than in the West, where banking institutions lacked even an indigenous tradition to legitimize their existence.¹

¹ Christopher Nelson, "Bank Architecture in the West," *Journal of the West* Vol. XXIII, No. 2 (April

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In 1893 when the World's Columbian Exposition was held in Chicago, the theme of the fair was the Classical World. The buildings at the exposition were constructed to reflect the theme. Americans became familiar with the style through photographs and news stories written about the Exposition. Just as previous architectural styles had achieved popularity after public exposure, this was the case with the Neo-Classical Revival style also. Soon the style was appearing across the country, in commercial, institutional and residential structures.

Neo-Classical Revival represented an appearance of strength and stability. A building constructed in the style was usually the most imposing and impressive structure on the block. It became the traditional design of choice for banks, museums, government buildings and institutions of learning. The First National Bank of Geraldine's raised belt courses, tripartite windows, dentilled cornice, even fenestration, recessed two-story central panel on the façade, and pedimented entry are all hallmarks of this important style. For these reasons, the building is eligible for listing in the National Register under Criterion C.

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Kari Quigley Melton – President and Director – Q Bank

Leonard Stone – Builder

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Eric Anderson – Bank Director

Verle Q Quigley – Cashier & President – First National Bank

Personal Recollections – Henry L. Armstrong & Marcella Knedler

Many of former employees contributed much helpful information to this history.

Present employees of Basin State Bank were especially helpful in every way possible giving of their time as well as digging up historical material to aid the project.

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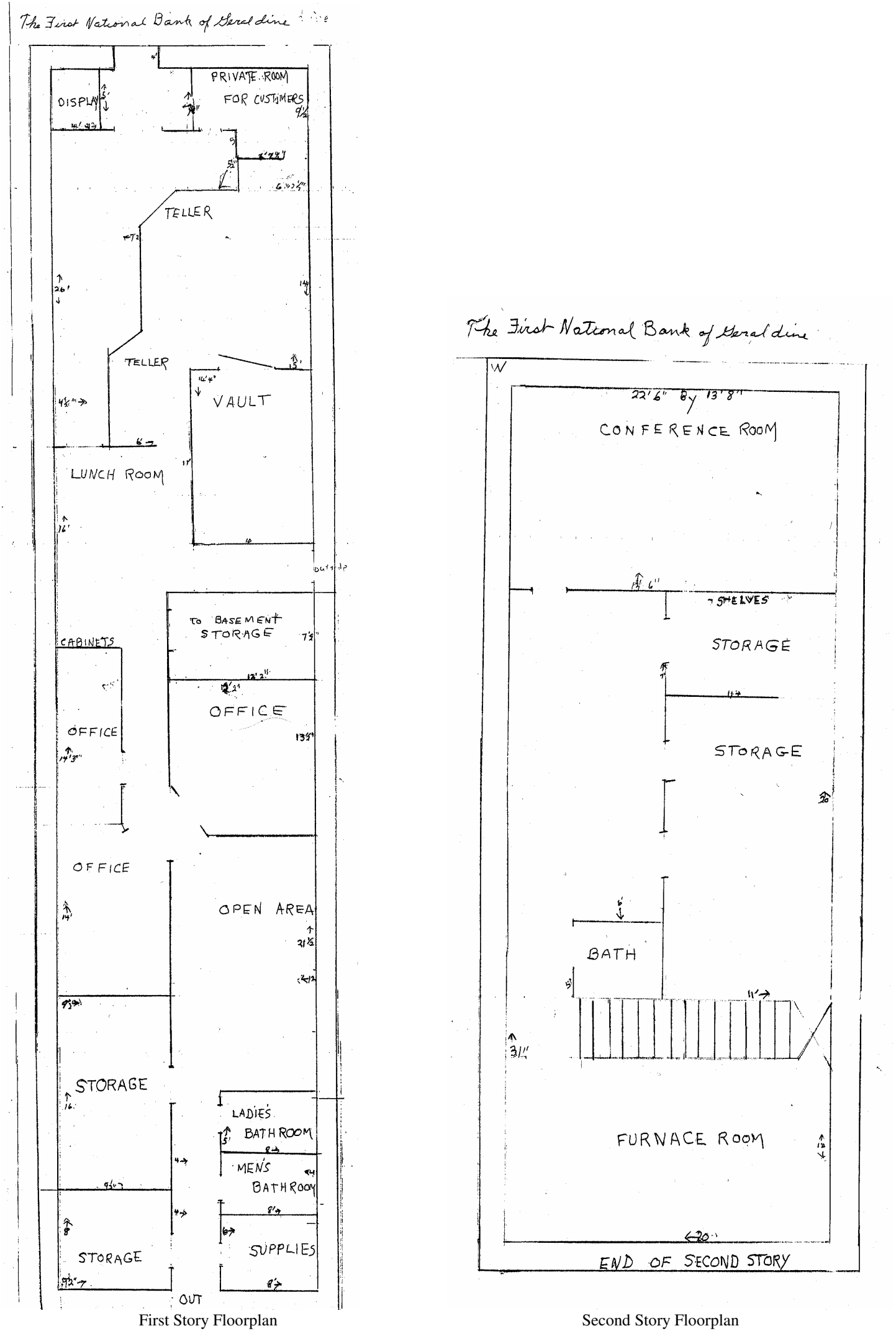
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Aerial view of Geraldine, with Bank highlighted, July 2005.

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View of west (front) elevation, looking east. Henry Armstrong, February 2007.



View of west (front) and north (secondary façade), looking southeast. Henry Armstrong, February 2007.

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West (front) and south elevation (obscured by wood-frame building), looking northeast. Henry Armstrong, February 2007.



South (side) and east (rear) elevations, view to northwest. Henry Armstrong, February 2007.

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East (rear) and north (side) elevations, view to southwest. Henry Armstrong, February 2007.



Detail of west elevation's first floor. Henry Armstrong, February 2007.

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Customer area. Henry Armstrong, February 2007.



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Teller Cage. Henry Armstrong, February 2007.



Customer area from vestibule. Henry Armstrong, February 2007.



Decorative woodwork and transoms above vault. Henry Armstrong, February 2007.

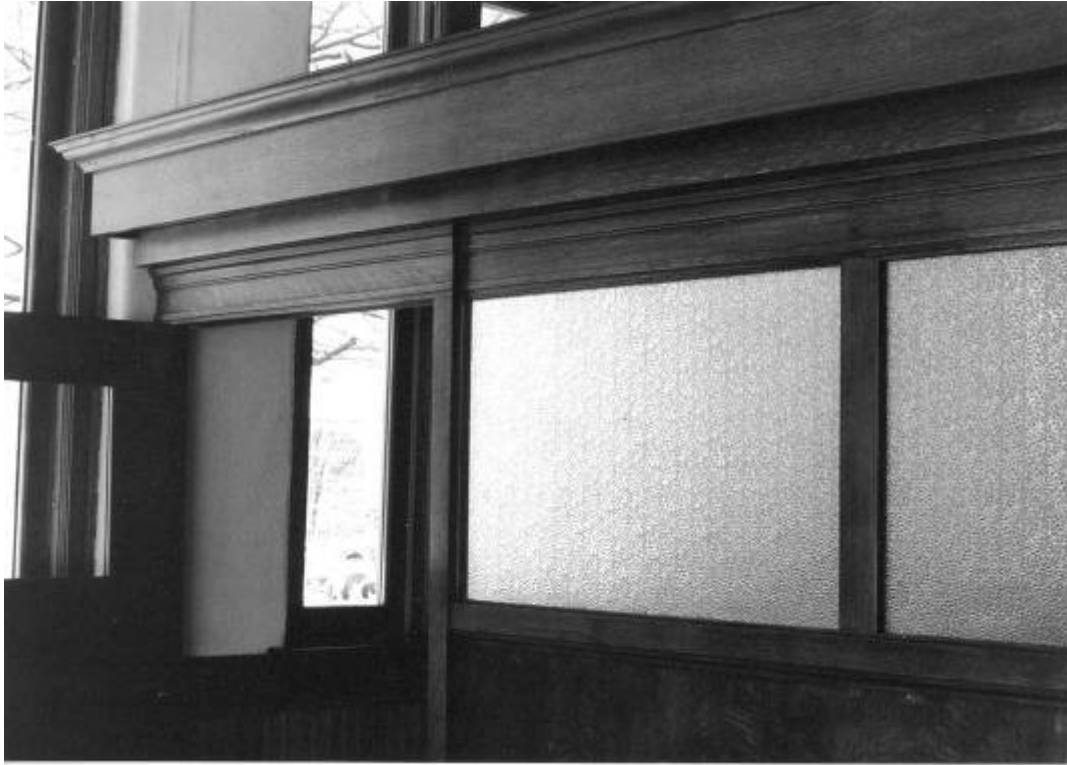
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Small meeting room at northwest corner of building. Henry Armstrong, February 2007.



Vault. Henry Armstrong, 2007.

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Harold Magnusson, worked for the bank from 1914-1954.

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Walter Carley, began his 40 year career with the bank in 1915.



Verle H. Quigley, became president of the bank in 1954.

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Verle Q. Quigley, began as a cashier in 1952, was Chairman of the Board 1985-1998.

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Farmer's State Bank, predecessor to the First National Bank of Geraldine, in 1913.



Geraldine's Main Street, 1914. Note the First National Bank of Geraldine under construction at left. View to south.

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First National Bank of Geraldine, c. 1919.